

**Massachusetts Homeowners Multi Peril Insurance Loss Experience
1999-2003 Territory Review--Percentage of Loss Dollars by Cause of Loss**

Cause of Loss

1--Fire, Lightning, and Removal
3--Water Damage and Freezing
6--Liability and MedPay

2--Wind and Hail
4--Theft
9--All Other

1--Fire, Lightning, and Removal

Territory	1999	2000	2001	2002	2003
2	54.0%	56.2%	57.2%	64.8%	48.2%
3	4.6%	3.1%	10.6%	38.7%	52.5%
4	52.6%	46.2%	78.0%	71.4%	62.9%
5	38.3%	30.9%	37.5%	43.7%	38.5%
11	39.8%	42.8%	39.2%	40.9%	42.8%
12	33.2%	17.6%	34.5%	38.4%	10.8%
30	35.4%	38.0%	43.5%	52.9%	35.2%
31	32.8%	29.7%	33.6%	43.5%	29.9%
32	42.3%	47.9%	50.4%	45.5%	29.2%
33	36.5%	32.8%	50.3%	51.4%	42.1%
34	35.2%	29.8%	44.3%	33.0%	25.5%
35	36.2%	50.9%	52.6%	55.8%	43.0%
36	44.8%	31.7%	32.9%	36.8%	34.6%
37	34.0%	20.9%	32.3%	39.6%	29.5%
38	65.0%	45.7%	57.8%	60.1%	55.4%
39	45.3%	23.9%	40.9%	54.4%	30.1%
40	31.9%	35.3%	36.2%	33.6%	31.4%
41	35.6%	55.8%	44.2%	34.6%	41.3%
42	48.0%	59.1%	44.4%	43.8%	41.0%
43	36.3%	26.3%	30.1%	51.0%	37.6%
44	37.8%	34.1%	43.6%	40.2%	36.0%
45	36.4%	34.6%	36.6%	37.1%	39.5%
46	43.7%	43.2%	42.4%	43.0%	30.3%
47	48.4%	50.0%	34.4%	35.4%	43.6%
48	29.3%	29.2%	51.7%	45.5%	29.5%
49	35.4%	34.7%	35.2%	36.7%	27.9%
50	44.7%	40.9%	45.2%	41.7%	24.0%
All	38.4%	35.1%	40.1%	41.3%	33.3%

2--Wind and Hail

Territory	1999	2000	2001	2002	2003
2	6.1%	4.7%	2.4%	5.6%	2.8%
3	5.4%	1.2%	3.0%	0.7%	0.4%
4	6.3%	3.8%	2.2%	2.1%	2.1%
5	11.3%	10.7%	10.4%	4.7%	3.3%
11	5.9%	3.7%	3.5%	3.2%	2.7%
12	7.2%	4.9%	4.9%	2.7%	3.1%
30	8.6%	8.3%	5.6%	7.0%	2.9%
31	13.4%	9.7%	6.0%	5.7%	3.4%
32	11.8%	9.0%	4.3%	9.0%	9.0%
33	10.0%	9.8%	6.5%	5.9%	6.3%
34	7.6%	10.3%	4.0%	6.4%	4.6%
35	15.1%	5.4%	2.8%	3.0%	4.5%
36	7.5%	9.0%	7.1%	6.3%	5.8%
37	7.2%	4.3%	5.6%	3.2%	2.3%
38	3.3%	4.6%	2.1%	5.2%	2.7%
39	7.1%	7.7%	4.9%	5.5%	5.0%
40	13.3%	5.7%	6.2%	6.1%	4.5%
41	6.7%	3.8%	3.5%	5.5%	3.3%
42	7.5%	5.2%	4.1%	6.2%	5.0%
43	11.5%	6.2%	4.5%	4.1%	5.1%
44	7.0%	7.4%	5.0%	6.3%	3.7%
45	6.6%	11.1%	4.0%	7.2%	3.9%
46	6.1%	7.1%	4.4%	7.9%	4.1%
47	7.9%	5.2%	5.2%	5.4%	4.2%
48	8.4%	7.5%	2.3%	3.0%	6.6%
49	8.9%	15.3%	2.9%	8.4%	6.0%
50	8.9%	7.5%	4.7%	8.3%	9.7%
All	8.7%	7.4%	5.0%	5.9%	4.2%

3--Water Damage and Freezing

Territory	1999	2000	2001	2002	2003
2	11.3%	15.2%	11.6%	8.0%	26.0%
3	66.8%	75.3%	52.8%	34.1%	23.7%
4	10.5%	16.4%	10.3%	8.6%	22.9%
5	20.7%	31.4%	18.7%	17.7%	33.4%
11	15.8%	21.5%	21.0%	21.4%	31.6%
12	26.9%	45.5%	32.2%	38.3%	52.2%
30	23.3%	26.3%	21.5%	13.2%	30.7%
31	22.2%	30.6%	29.3%	24.8%	39.7%
32	11.3%	15.9%	11.6%	13.8%	17.8%
33	15.9%	14.7%	17.8%	11.5%	17.7%
34	20.2%	24.4%	20.0%	21.8%	38.8%
35	16.0%	15.9%	15.5%	13.0%	34.0%
36	19.6%	30.6%	26.5%	26.0%	35.5%
37	33.5%	55.8%	36.0%	28.9%	50.8%
38	5.1%	17.0%	9.1%	5.5%	11.8%
39	17.2%	28.3%	16.7%	17.2%	29.3%
40	21.7%	32.8%	22.7%	27.9%	35.0%
41	28.5%	21.2%	20.2%	18.8%	27.7%
42	13.8%	13.5%	16.6%	16.4%	27.1%
43	30.5%	44.1%	38.0%	28.5%	33.2%
44	23.3%	28.2%	21.2%	22.6%	36.8%
45	29.0%	29.2%	24.9%	22.9%	30.5%
46	17.6%	20.8%	20.3%	20.0%	35.1%
47	15.5%	16.1%	19.6%	19.7%	23.6%
48	20.4%	27.9%	17.5%	15.3%	25.9%
49	19.0%	21.1%	21.1%	18.4%	32.9%
50	15.8%	25.3%	14.8%	13.2%	32.9%
All	21.6%	29.4%	22.8%	22.2%	36.2%

4--Theft

Territory	1999	2000	2001	2002	2003
2	5.3%	3.6%	5.0%	4.8%	6.4%
3	8.9%	9.6%	16.6%	4.3%	4.0%
4	2.7%	2.3%	1.7%	1.1%	1.4%
5	6.4%	4.2%	4.7%	5.1%	4.9%
11	8.6%	6.5%	8.5%	10.5%	7.9%
12	10.1%	11.3%	9.1%	7.3%	3.9%
30	8.9%	5.3%	5.6%	5.0%	4.2%
31	5.0%	4.2%	4.0%	3.1%	2.9%
32	11.6%	8.4%	5.7%	8.1%	7.1%
33	11.3%	7.3%	6.7%	7.3%	5.6%
34	8.1%	6.5%	6.3%	5.6%	4.4%
35	4.8%	6.1%	4.7%	3.2%	3.1%
36	3.8%	3.7%	4.0%	3.2%	2.6%
37	3.7%	3.6%	4.2%	3.5%	1.5%
38	6.5%	5.0%	3.2%	3.7%	3.1%
39	5.4%	6.0%	6.3%	3.7%	5.5%
40	6.2%	4.0%	4.8%	4.8%	2.6%
41	10.1%	6.2%	9.9%	8.9%	7.0%
42	6.3%	4.0%	4.0%	6.2%	3.6%
43	5.2%	4.8%	3.6%	4.9%	2.6%
44	5.4%	4.6%	3.3%	3.6%	2.8%
45	6.3%	6.4%	5.5%	8.0%	4.5%
46	4.9%	3.7%	3.7%	4.3%	2.5%
47	5.8%	6.7%	8.5%	11.1%	6.5%
48	7.2%	6.6%	7.5%	6.1%	6.2%
49	6.1%	4.2%	5.3%	6.9%	4.2%
50	4.3%	4.7%	3.5%	3.4%	2.2%
All	5.6%	4.7%	4.6%	4.6%	3.2%

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6--Liability and MedPay

2--Wind and Hail

4--Theft

9--All Other

6--Liability and MedPay

Territory	1999	2000	2001	2002	2003
2	12.3%	9.7%	13.7%	10.4%	8.4%
3	2.2%	5.3%	4.7%	13.8%	1.4%
4	16.6%	19.5%	2.1%	7.0%	6.0%
5	9.5%	9.0%	14.3%	17.6%	3.3%
11	17.9%	8.9%	14.6%	12.2%	6.5%
12	6.1%	8.1%	5.4%	5.5%	9.6%
30	7.1%	8.1%	7.6%	7.7%	10.7%
31	9.4%	9.0%	9.4%	8.8%	7.2%
32	14.8%	9.7%	15.8%	12.5%	23.6%
33	16.1%	20.8%	8.3%	14.9%	17.0%
34	11.2%	10.8%	8.8%	13.9%	7.3%
35	11.9%	10.0%	10.4%	11.1%	4.1%
36	9.8%	11.5%	11.5%	11.0%	7.0%
37	4.7%	4.3%	7.9%	10.4%	3.8%
38	9.8%	17.3%	16.9%	19.2%	19.7%
39	12.6%	21.3%	16.1%	7.5%	11.6%
40	11.1%	9.0%	9.8%	11.6%	8.7%
41	8.6%	5.5%	4.2%	20.2%	4.4%
42	12.9%	10.9%	14.6%	18.3%	10.9%
43	4.8%	3.1%	7.5%	2.9%	3.8%
44	12.7%	10.6%	9.4%	11.7%	5.2%
45	8.3%	7.7%	13.0%	9.0%	9.1%
46	14.4%	11.1%	9.5%	8.8%	10.8%
47	10.4%	9.7%	15.8%	9.3%	8.1%
48	20.7%	15.8%	8.7%	17.8%	14.6%
49	13.1%	10.7%	14.5%	13.8%	10.1%
50	11.5%	4.6%	8.5%	14.8%	7.9%
All	11.1%	9.4%	10.1%	11.2%	7.3%

9--All Other

Territory	1999	2000	2001	2002	2003
2	11.1%	10.6%	10.2%	6.3%	8.2%
3	12.1%	5.5%	12.3%	8.4%	18.1%
4	11.4%	11.8%	5.8%	9.9%	4.7%
5	13.8%	13.8%	14.5%	11.1%	16.5%
11	12.1%	16.6%	13.3%	11.8%	8.5%
12	16.4%	12.6%	13.9%	7.8%	20.3%
30	16.7%	14.1%	16.2%	14.2%	16.3%
31	17.3%	16.8%	17.8%	14.1%	16.9%
32	8.4%	9.1%	12.3%	11.1%	13.3%
33	10.2%	14.5%	10.4%	9.0%	11.3%
34	17.8%	18.2%	16.6%	19.3%	19.4%
35	16.0%	11.7%	14.0%	13.8%	11.4%
36	14.6%	13.6%	18.0%	16.5%	14.5%
37	16.8%	11.1%	14.0%	14.4%	12.1%
38	10.2%	10.4%	10.9%	6.3%	7.2%
39	12.4%	12.9%	15.1%	11.8%	18.5%
40	15.7%	13.2%	20.3%	16.0%	17.7%
41	10.4%	7.4%	18.0%	12.0%	16.3%
42	11.5%	7.4%	16.3%	9.2%	12.3%
43	11.6%	15.4%	16.3%	8.7%	17.7%
44	13.8%	15.2%	17.5%	15.6%	15.5%
45	13.4%	11.0%	16.0%	15.8%	12.6%
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47	12.0%	12.2%	16.5%	19.1%	13.9%
48	14.0%	13.1%	12.3%	12.3%	17.2%
49	17.4%	14.0%	21.0%	15.8%	19.0%
50	14.8%	17.0%	23.4%	18.5%	23.4%
All	14.6%	13.9%	17.5%	14.7%	15.7%